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CANADIAN OPPORTUNITIES

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SOCIAL BENEFITS



CANADIAN ATTRACTI^ON^S

What is it that has brought more than three million immigrants to Canada since 1945? Undoubtedly the overriding reason has been the desire to improve their way of life. From an economic point of view, Canada has the appeal of a rapidly developing industrialized nation with an insatiable need for highly skilled and professional workers. Newcomers have made a vital contribution to the nation's economic development, and have shared in the benefits of its high standard of living. There are countless stories of immigrants who have arrived in Canada with little more than their personal possessions and a burning ambition to succeed in their chosen field. The fact that so many of them have attained positions of responsibility is a tribute both to their personal attributes and to the nation's ability to reward the enterprising.

Canada also offers a bright future for children—the workers of tomorrow. The na-

tion is expanding its educational facilities at a fantastic rate, and children are encouraged to obtain as much formal education as possible so that as adults they will be equipped to fill financially rewarding and stimulating positions.

The vastness of Canada, with its abundance of nature's gifts, has an appeal all its own. Very few people in this country which stretches more than four thousand miles from coast to coast ever feel hemmed in. Even inhabitants of major cities are but a short car drive away from lakes, rivers and other popular vacation spots. Many city dwellers own cottages and spend pleasant summer weekends and holidays away from the frenetic activity of city life.

As a prospective immigrant to Canada, no doubt you have thoroughly investigated the opportunity it offers for skilled and professional workers. But whether you are young

or old, a single person or a married man with family responsibilities, you have social security needs. In Canada you will find a wide range of social welfare schemes which have come into being in response to specific Canadian conditions. The purpose of this booklet is to outline these various programs, but you should also, after having read the booklet, visit your nearest Canadian Immigration office where an experienced Counselling Officer will elaborate upon the points discussed in the following pages.

Working Conditions

Before setting out for Canada you may already have been in touch with your future employer and a job is awaiting your arrival. Or, you may be like the many thousands of skilled newcomers who rely on their excellent qualifications to obtain suitable employment after arrival. If you are in the latter category, you would be well advised to visit the Canada Manpower Centre in the community in which you wish to work as they have been successful over the years in finding employment for newcomers. In addition, they can advise you on such local matters as housing, educational facilities for children, and if need be, where and how you might obtain language instruction in English or French.

skilled and professional workers are generally good. Nevertheless, there are several social schemes relating to employment in which you as a worker will be especially interested.

Most of Canada's labour force enjoys a five-day, 40-hour week. In addition, the vast majority of workers have annual paid vacations which vary in length from one to three weeks. Paid public holidays are also commonplace, and these usually amount to eight a year.

Overtime pay is usually fixed at time and one-half the regular rate, and on Sundays and holidays it may be double the regular rate.

Eight of the ten provinces have laws which require that women be paid the same rate as men if they are performing the same tasks. A similar federal law is in force for women employed on federal projects in all parts of Canada.

Canadian industry is extremely safety conscious and prides itself on its low industrial accident rate. Management of many of the larger firms conduct special programs designed to encourage workers to practice proper safety procedures at all times. Also several of the provinces have safety museums or exhibitions of safety devices and give lectures and courses on accident prevention, first aid and related subjects. Three of the provinces insist that firms with 10 or more employees have an accident prevention organization.



Another newcomer shows her confidence in Canada by becoming a Canadian Citizen.

Although industry generally has taken the initiative in ensuring the safety and health of its employees, most of the provinces have legislation which sets standards to be observed in places of work. Firms which do not observe the standards are subject to financial penalties.

Most Canadian firms offer their employees a group hospital-medical plan. The employer normally pays part of the premium, or in a few cases, the entire amount.

Pension plans are available to more than two-thirds and group life insurance plans to more than four-fifths of the employees in Canadian industry.

Workmen's Compensation

Provincial Workmen's Compensation Boards and Departments of Labour share responsibility for the industrial or occupational safety of their labour forces. If an employee in an industry covered by a provincial Workmen's Compensation Act is injured on the job or suffers from an industrial disease, he is eligible for compensation unless he is disabled for less than a stated number of days. He is also entitled to free medical aid, including hospitalization, for as long as needed.

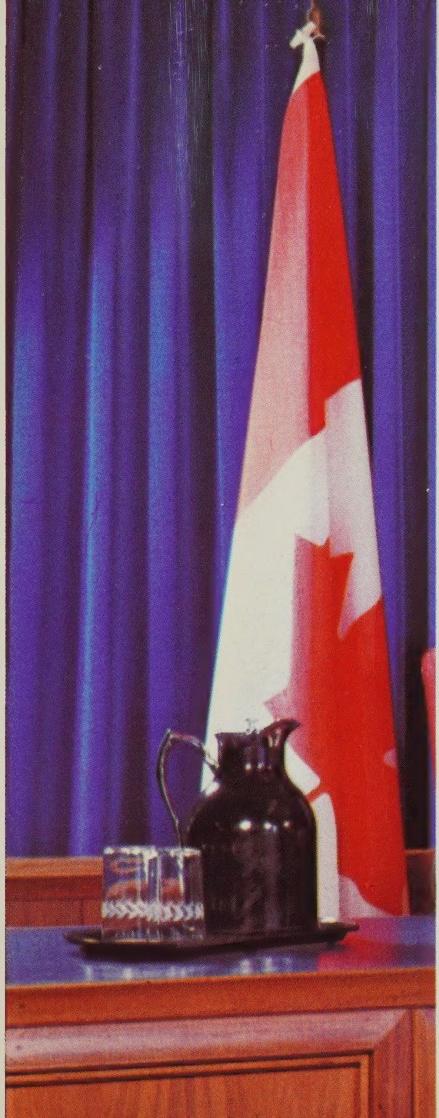
Compensation for loss of earnings and medical aid are paid from an Accident Fund to which employers must contribute and which provides a system of compulsory mutual in-

surance. The employee does not contribute towards these benefits.

A wide range of industries and occupations are covered by each provincial Act, including lumbering, mining, construction and manufacturing. Hospitals, shops, hotels and restaurants are covered in most provinces. Some industries or occupations which are not included in the provincial workmen's compensation scheme may obtain compensation coverage on the application of the employer and on the payment of the required assessment. Office workers have the same coverage arrangements as plant workers.

If a person suffers total disability, he receives cash payments based on 75 per cent of his annual earnings. There is, however, a ceiling placed on the figure on which this rate is based. It varies from province to province, and ranges from annual earnings of \$4,000 to \$6,000. A minimum payment per week or per month is provided in all acts. After the period of temporary disability is over, permanent disability resulting from the accident is determined, and the worker receives either a life pension or a lump sum. Such awards are based on the degree of continuing disability and are calculated on 75 per cent of the average earnings of the worker for the year prior to the accident.

If a worker is killed on the job or dies as



a result of his accident or industrial disease, a payment is made to defray burial expenses. His widow receives a lump cash payment, a pension during her lifetime or until she remarries, and financial assistance for each child under 16 years. Most provinces will continue the allowances for children over 16 until they have completed their education.

Widow pensions range from \$65 to \$110 a month depending upon the province. Similarly, payments for a dependent child vary from \$20 to \$45 a month. Higher monthly payments are in force for orphan children. The amount allowed for funeral expenses ranges from \$250 to \$600.

As a newcomer to Canada, you will be eligible for workmen's compensation benefits from the moment you are employed provided that there is general coverage for the type of work you obtain.

Unemployment Insurance

In Canada, unemployment insurance is provided by the federal Government from a fund to which workers contribute a small sum from each pay cheque. The amount they contribute is based on their earnings. Employers make a matching contribution, and the federal Government contributes one-fifth of the total paid by employee and employer. The Government pays all administration costs.



A large segment of Canada's workforce is covered by unemployment insurance. In general, those covered include workers on hourly, daily, piece or mileage rates of pay regardless of their earnings, and salaried persons earning \$7,800 a year or less. Occupations not covered include employees in domestic service, the permanent civil service, most hospitals, and a few other occupations.

If a worker should be temporarily unemployed, he receives benefit payments if he has made the required number of contributions and is prepared to take suitable work immediately. There are no citizenship requirements for benefit payments and they are not subject to income tax.

An unemployed person normally receives benefits after an initial waiting period of a week. However, this may be extended for as long as six weeks in special cases where it can be proved that the worker has refused suitable employment, has been fired for misconduct or has left his employment of his own accord.

To qualify for benefits a person must have made at least 30 weekly contributions during the past 104 weeks, and eight of these contributions must have been made in the past 52 weeks. For subsequent claims, at least 24 of

the 30 weekly contributions must have been made since the commencement of the previous claim or in the last 52 weeks—whichever is longer. These periods may be extended to cover time lost through sickness or time spent in non-insured employment or self-employment, or for other special reasons.

Besides regular benefits, a person who is unemployed between December 1 and May 15 may qualify for seasonal benefits under certain circumstances. To do so he must have used up his regular benefits, or not be in a position to qualify for regular benefits.

Family benefits

Many of you reading this booklet may be married men with family responsibilities. If this is the case, you will be especially interested in the financial assistance the Canadian Government provides for the raising of children.

Family Allowances

The federal Department of National Health and Welfare provides family allowances for all children born in Canada, and all children of newcomers who have lived in Canada for one year.

Children under 16 years and maintained by their parents qualify for the allowances. You do not pay any income tax on these allowances but there is a smaller income tax exemp-

tion for children who receive the allowances.

The allowances are paid monthly by cheque at the following rates: children under 10 years, six dollars; children aged 10 to 15, eight dollars. For children of school age, the allowances are paid to those who regularly attend school as required by provincial legislation.

Family Assistance

As a newcomer to Canada, you will receive family assistance during your first year of residence in the country. The assistance is payable monthly, at family allowances rates.

Youth Allowances

Allowances of \$10 a month are provided for 16- and 17-year-old youths who are attending school or university and to those who are unable to continue their education due to a disability.

Mothers' Allowances

Mothers in financial need and who must assume full responsibility for the care of their children, receive allowances from the provinces. All 10 provinces provide for this contingency.

To qualify for these allowances, a mother must be caring for one or more child of eligible age, and she must meet specified conditions—proven need and residence in the province.

However, in some instances, citizenship is a requirement.

In addition, the age of the child is a factor. The age limit is 16, with extensions beyond this age if the child is still in school.

The maximum monthly allowance payable varies from province to province and depends on the number of children. In some provinces an additional payment is made for a disabled father in the home. The majority of provinces grant supplementary aid where special aid is indicated. Additional information on this matter may be obtained from the Department of Welfare in the province in which you settle.

Protection for one's later years

In the 20th century man's life span has been greatly lengthened due in large part to the marvelous advances in medical facilities and research and to improved living conditions. In Canada, about one-twentieth of the population is aged 65 or older. As young people today can look forward to living longer than their parents, it is extremely important for their peace of mind that they approach their retirement years confident of their financial security. Canada has made great strides

Family allowances are provided by the federal Government.



in providing for the financial well-being of its senior citizens.

A large segment of the Canadian labour force has pension plans through their employers. In addition, the federal Government has introduced a number of programs for the assistance of older people.

Old Age Security and Guaranteed Income Supplement

Old age security pensions are now paid on application to all residents aged 66 or older in 1969. The age limit for this pension will be reduced by a year in each subsequent year until 1970 when it will be 65. The pension is basically \$75 per month, but since it is tied to the Pension Index it stands, in 1969, at \$78. In addition, the plan provides a Guaranteed Income Supplement of up to \$31.20 per month to assist pensioners who have little, or no, income apart from the pension.

Those of the required age who have lived in Canada for 10 years immediately preceding their application, receive the pension. Gaps in the ten year period may be offset if applicants have been present in Canada in earlier years for periods of time equal to twice the aggregate of any absences during the ten years. In this case, applicants must also have resided in the country for one year immediately preceding the date in which their ap-

plication was approved.

Under a recent amendment, persons who have lived in Canada for 40 years since age 18 are eligible for the pension if they meet the required age limit. The pension is payable outside Canada to any pensioner for a period of six months and indefinitely to one with at least 25 years residence in Canada since age 21.

Canada Pension Plan

The Canada Pension Plan is a contributory social insurance program designed to enable members of the labour force to build up retirement pensions in relation to their previous earnings pattern. This benefit, along with the Old Age Security pension, constitutes a basic income.

The Plan also provides benefits for a disabled contributor and his dependent children; and if a contributor dies, a pension is payable to his widow, benefits are available for his dependent children, and there is also a lump sum death benefit. In addition, a disabled widower of a deceased contributor may be entitled to a benefit.

Since the Plan is of vital importance to you as a prospective newcomer to Canada, it is suggested that you ask your nearest Canadian Immigration Counselling Officer for further information or write for literature to the Director, Canada Pension Plan, Depart-

ment of National Health and Welfare, 255 Argyle Ave., Ottawa.

The Plan is universally applicable throughout Canada except in the Province of Quebec, which has set up its own comparable pension

plan. This is closely co-ordinated with the Canada Pension Plan so that virtually all employees and self-employed residents of Canada are covered by the two programs.

Employees contribute 1.8 per cent of their

Canada's senior citizens enjoying a game of lawn bowling.



annual earnings between \$600 and \$5,200 and a matching contribution is made by their employers. Self-employed persons, who earn at least \$800 a year, contribute 3.6 per cent of their annual earnings between \$600 and \$5,200.

The age at which a retired contributor may claim a Retirement Pension is being reduced year by year from 67 in 1968 to 65 beginning in 1970. A contributor, however, may continue to work and contribute to the Plan to age 70, at which age he will receive his Retirement Pension whether or not he is still working.

After 1975, a contributor's Retirement Pension will be equal to 25 per cent of his average annual earnings (up to \$5,200 under present provisions) from the beginning of the Plan on January 1, 1966, or from age 18, if that age is reached later. Retirement Pensions which become payable from 1967 through 1975, however, will be at reduced rates. Of course, the more years the person contributed during the period 1967 through 1975, the larger his pension will be.

If a person, who has contributed for the required period, develops a severe and prolonged mental or physical disability, he will receive a monthly pension in the amount of \$26.01 plus 75 per cent of what his Retirement Pension would have been if he had reached 65 years of age when he became disabled. In ad-

dition, his dependent children will be eligible for monthly benefits which are the same as benefits for the dependent children of a deceased contributor. These amounts are shown under Survivor's Benefits. Pensions for disabled contributors and their dependent children commence in May, 1970.

Benefits for survivors began in February, 1968. In order for a contributor's family to be eligible for these benefits, he must have made a minimum of three years' contributions to the Plan prior to his death.

The widow of a contributor is entitled to a monthly pension at the full rate of \$26.01 plus 37½ per cent of her husband's Retirement Pension—or what it would have totalled had he been 65 at death—if she is between age 45 and 65 and with or without dependent children. A full pension will also be available to a widow if she is less than 45 where she has dependent children, or if she is disabled when her husband dies, or if she becomes disabled after his death.

However, if a woman has no dependent children and is widowed between 35 and 45 years of age, her pension will be paid at a reduced rate. Women without dependent chil-

Many organizations such as the Y.M.C.A. offer healthy recreational activities and a host of self-improvement courses.



YMCA

dren who are widowed at age 35 or younger receive no pension until they reach 65 unless they become disabled before reaching 65.

When a widow reaches 65 years of age, or becomes a widow at that age or later, she will receive a pension equal to 60 per cent of her

husband's Retirement Pension—or what it would have been had he reached 65 when he died. If she has contributed to the Plan and is thus entitled to a Retirement Pension of her own, she may combine it with her Widow's Pension; but the total cannot exceed the max-

Hospital in a major Canadian city.



imum Retirement Pension in effect at the time. Provided she meets the necessary age and residence requirements, the widow will also receive the Old Age Security pension—\$78 a month at present.

In addition to pensions for widows, the Plan provides a benefit for the dependent children of a deceased contributor. The amount of this benefit is \$26.01 a month for each of the first four children and \$12.50 a month for each additional child. These benefits will be payable until the child reaches 18, or to age 25 if the child is attending school full-time. The same rules apply to benefits for the dependent children of a disabled contributor.

A further survivor's benefit provided by the Plan is a lump sum payable on the death of a contributor. This is equal to six times his monthly Retirement Pension—or what it would have been had he reached age 65 at the time of his death. The death benefit cannot, however, exceed 10 per cent of the ceiling on earnings—\$5,200 under present provisions—which means a current maximum of \$520.

Under the Canada Pension Plan, provision is made for all benefits to maintain their real value. This is done by adjusting the average annual earnings of the contributor upward in line with increases in the consumer price and wage indices. In this way, a benefit will reflect the current price or wage situation

rather than that which existed during the period the person was making contributions.

Furthermore, once a benefit commences under the Plan, the amount will not remain at a fixed level. It will be adjusted periodically to keep it abreast of increases in the cost of living.

An important feature for workers is that the Canada Pension Plan is completely portable throughout Canada. A person may have more than one employer during his lifetime. He may be an employee part of the time and self-employed on other occasions; or he may move from one municipality to another or from province to province. In each case his pension credits are maintained. This is also true with respect to the Quebec Pension Plan. In other words, people who work part of their lives in Quebec and contribute to the Quebec Pension Plan and then take up work in another province of Canada and contribute to the Canada Pension Plan will receive the same benefits as if they had been covered under one Plan throughout their working lives.

It is important to note that there are no residence requirements for the payment of benefits under the Plan. Once a person or his survivors have entitlement to benefits they may apply for and receive them regardless of whether they may be living in Canada or elsewhere in the world.

Canada Assistance Plan

Through this plan the federal government shares in the costs of general assistance provided by the provinces or the municipalities to persons in need, and in the costs of a wide range of welfare services.

Those covered by the Canada Assistance Plan include persons in need because of unemployment, illness, blindness, disability, age or loss of the family provider. It also covers children in the care of welfare agencies.

The assistance provided includes basic requirements such as food, shelter, and clothing and may cover items necessary for the well-being or rehabilitation of a person in need, such as special foods or clothing, telephone, rehabilitation allowance, or items necessary for a handicapped person; care in a home for special care such as a home for the aged, a nursing home, or a welfare institution for children; travel and transportation; funerals and burials; health care services; welfare services purchased by or at the request of provincially-approved agencies; and comfort allowances for inmates of institutions.

Health services may include medical, dental, surgical, obstetrical, optical and nursing services; drugs; dressings; and prosthetic appliances. Welfare services may include rehabilitation services; case work; counselling and assessment services; adop-

tion services; and homemaker, day-care, and similar services supplied to persons in need or to persons who require such services if they are to remain self-supporting.

The only eligibility requirement specified in the Canada Assistance Plan is that of need, which is to be determined through an assessment of budgetary requirements as well as of income and resources.

The Canada Assistance Plan has replaced the separate programs of Old Age Assistance, Blind Persons' Allowances and Disabled Persons' Allowances in most provinces.

Health Services

Canada's continuing development as an industrial nation, with accompanying higher levels of income and improved living standards, allows Canadians to enjoy numerous benefits, which include a relatively high level of medical care. Many services and facilities have been established to maintain and encourage the good health of Canadians. Many new priorities are being considered that will lead to even better health, and improved levels of

A modern hospital in a small Canadian community.



health care, for Canada's citizens. Health care is the responsibility of the provinces, although the federal Government makes financial contributions and assists in the provision of consultant and advisory services.

Hospital Insurance

The federal-provincial hospital insurance program, now established in all of Canada's provinces and territories, covers virtually all the population. The benefits of the program are available on differing terms and conditions, to all residents excluding visitors, tourists or transients.

Each province makes available standard or public ward care, and other specified in-patient benefits, including diagnostic, laboratory and radiological services. The clinical services of physicians are not included in this program. In addition to in-patient services, most provinces have made provisions for outpatient services.

Hospital insurance legislation covers most hospital facilities except mental and tuberculosis hospitals, and custodial care institutions. However, care in these institutions is available through other provincial programs.

Provincial financing of hospital plans is provided for in a variety of ways. In three provinces, Saskatchewan, Manitoba and Ontario, a person must pay a premium in order

to be entitled to benefits. The rates in Saskatchewan are: \$20 for single persons and \$40 for families, on a yearly basis. In Manitoba the rates are: \$2.00 a month for single persons and \$4.00 a month for families; in Ontario rates are \$3.25 and \$6.50 respectively. The premiums are compulsory in Saskatchewan and Manitoba, and for certain groups of employees in Ontario. In British Columbia and Alberta, a nominal amount is charged on a daily basis when hospital care is provided. In other provinces, no direct levy is made. Most provinces provide insurance services to residents after a waiting period of three months.

Prepaid Medical Care

Ontario, Saskatchewan, Alberta and British Columbia offer medical care insurance programs for their residents. The programs vary from province to province.

The Saskatchewan plan calls for compulsory enrolment of all eligible residents. Benefits include medical care in home, office and hospital as established by medical necessity; there are no restrictions relating to age or pre-existing conditions. In 1965, the annual premium was \$12 per adult and \$24 per family.

In Alberta, approved commercial and non-profit carriers offer prescribed health insurance. The annual premiums must not exceed \$63 for a single person, \$126 for a family

of two, and \$159 for families of three or more. The Alberta government has a program of subsidies to assist certain persons with little, or no taxable incomes, and coverage is voluntary.

The Ontario voluntary plan is available to all residents, regardless of age, health or financial circumstances. The plan pays for all doctor services. Annual premiums are \$60 for a single person, \$120 for a family of two, and \$150 for a family of three or more. The province has a program of subsidies to assist those persons with low income or to help persons in adverse circumstances to obtain coverage under the plan. In addition, the plan provides coverage for persons receiving social assistance.

The British Columbia plan, similar to Alberta except that only non-profit carriers may participate, is available to all residents of the province. Annual premiums are \$60 for a single person, \$120 for a family of two, and \$150 for a family of three or more. Subsidies are available to those with less than \$1,000 taxable income.

These provinces, as well as Nova Scotia and Manitoba, have been operating systems of financing the cost of health care provided recipients of public assistance.

Additional information on the nature of medical insurance plans may be obtained from

your Immigration Counsellor or from the provincial health department.

Rehabilitation Services

It is an accepted principle that rehabilitation services are essential to restore the disabled individual, not only to his previous condition, but to the fullest physical, mental, social and economic independence compatible with his abilities. Rehabilitation programs established in Canada by the interaction of federal and provincial governments, with the co-operation of many voluntary agencies, provide a wide range of restorative services for the disabled.

Under the Vocational Rehabilitation of Disabled Persons Act, these services are co-ordinated within the provinces, usually through departments of health or welfare. The Act is administered federally by the Department of Manpower and Immigration. Comprehensive vocational rehabilitation programs have been developed under agreements which have enabled the sharing of costs. The services provided to assist disabled persons in finding employment include assessment, counselling, physical restoration, vocational training and employment placement.

The Department of National Health and Welfare, through the National Health Grants Program, makes available annually approx-

imately three million dollars for assistance to provincial programs for the provision and extension of a wide range of medical rehabilitation services. Great progress in the development of rehabilitation facilities has taken place during the past ten years with the stimulation of such support.

SUMMING UP

Canada offers a wide variety of social benefits for its people. These programs may be somewhat different than those provided in your homeland, but you should keep in mind that they have been developed in response to specific Canadian conditions. Canada is still a young country—although it is one of the most heavily industrialized nations in the world—and it is highly probable that existing social welfare programs will be modified and new ones introduced in the years ahead.

Before setting out for Canada you should discuss the various programs outlined in this booklet with your nearest Canadian Immigration Counselling Officer. He will be able to provide additional information, and offer advice which will be extremely useful to you upon arrival in Canada. As pointed out earlier, many of the assistance plans are voluntary, and when you arrive in Canada, you should make inquiries as to the arrangements for coverage. A good place to start is when you find employment as your personnel officer will likely explain the various programs available to you.

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Canadians have ample leisure time to enjoy the gifts of nature.
(A. Onoszko)

